

## METHOD AND SYSTEM FOR SELECTING ITEMS TO REPLACE INSURED ITEMS

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### BACKGROUND OF THE INVENTION

This invention relates generally to computer network-based systems and more particularly to a network-based method and system for selecting items to replace insured items.

Items of value are typically insured with insurance companies to offset the cost of replacing the item if an event occurs such that the item needs replacing. For example, jewelry is often insured to enable an owner to offset the cost of replacing the jewelry in the event the jewelry is lost, damaged, or stolen. Typically, after such an event occurs, the owner contacts the insurance company and files a claim to have the jewelry replaced. To file the claim, the owner typically files proof of ownership of the jewelry, often using a receipt that shows a purchase date and an amount of purchase of the jewelry.

The claim is evaluated by a claims adjuster to determine a value of the originally-insured jewelry in comparison to the value of the insured property and either the owner, the insurance company, or both attempt to find a suitable replacement. The claims adjuster also compares the proposed suitable replacement costs and repair costs, if applicable, to the value of the insured item. Often the process may be cumbersome or time-consuming, and may require many interactions between the insurance company and the owner. Eventually either the owner is issued a check to purchase the replacement item, or the insurance company issues a check directly to a merchant offering the replacement item for sale.

### BRIEF SUMMARY OF THE INVENTION

In an exemplary embodiment, a network-based method, implemented on a network-based system, for selecting an item to replace an insured item includes

receiving product specification information and comparing the received product specification information with pre-stored item information. If at least one pre-stored item matches the received product specification information, the pre-stored item information is downloaded for communication to the user.

5 In the exemplary embodiment, the item being replaced is jewelry and the product information may include, for example, features of the product and accessories of the product. The system validates replacement compatibility based on product information data and features of the product to determine whether a resulting product is a suitable replacement, in comparison to a set of given product parameters  
10 input. In addition, the system provides a photograph of any jewelry that qualifies as a suitable replacement.

#### BRIEF DESCRIPTION OF THE DRAWINGS

Figure 1 is a system block diagram;

Figure 2 is a flow diagram of a web-based method for selecting and ordering replacement insured items;

15 Figure 3 is a flow diagram of an alternative embodiment of a web-based method for selecting and ordering replacement insured items;

Figure 4 is an exemplary jewelry category selector page used with the method shown in Figure 2;

20 Figure 5 is an exemplary anniversary rings product information search page used with the method shown in Figure 2;

Figure 6 is an exemplary gold bracelets product information search page used with the method shown in Figure 2;

Figure 7 is an exemplary colored stone earrings product information search page used with the method shown in Figure 2; and

25 Figure 8 is an exemplary search results page for the exemplary anniversary ring product information entered within the search page shown in Figure 2.

## DETAILED DESCRIPTION OF THE INVENTION

Figure 1 is a block diagram of a system 10 in accordance with one embodiment of the present invention. System 10 includes a server 12 and a plurality of devices 14 connected to server 12. In one embodiment, devices 14 are computers including a web browser, and server 12 is accessible to devices 14 via the Internet. In an alternative embodiment, devices 14 are servers for a network of customer devices.

Devices 14 are interconnected to the Internet through many interfaces including through a network, such as a local area network (LAN) or a wide area network (WAN), through dial-in-connections, cable modems and special high-speed ISDN lines. Alternatively, devices 14 could be any device capable of interconnecting to the Internet including a web-based phone or other web-based connectable equipment. A database providing item information is stored on server 12 and can be accessed by potential customers at one of devices 14 by logging onto server 12 through one of devices 14.

Figure 2 is a flow diagram 30 for a web-based method for selecting and ordering items (not shown) to replace insured items. In an exemplary embodiment, the items include, but are not limited to, jewelry. Alternatively, the items include any item eligible for insurance coverage and potentially replaceable when insurance claims are filed, such as, but not limited to, home furnishings and automobiles.

System 10 (shown in Figure 1) receives 32 product specification information from a user. In one embodiment, the user inputs the information into a device (such as device 14 shown in Figure 1) which transmits the information to a server (such as server 12 shown in Figure 1). The product specification information is received from the user via a multi-query interface (not shown in Figure 2) as will be described in greater detail below.

The product specification information received 32 includes an identification of item features and an identification of accessories for the product. In the exemplary embodiment, item features include, but are not limited to, jewelry metal information, gem stone shape, gem stone weight, gem stone color, and gem stone clarity. Additional features include, but are not limited to, secondary gem stone types, secondary gem stone colors, secondary gem stone weight, and secondary gem stone clarity.

Server 12 compares 34 the received information to pre-stored information accessible by server 12. In one embodiment, the pre-stored information is stored in a database that resides on server 12. In an alternative embodiment, the pre-stored information is stored in a database remote from server 12. The pre-stored information includes the item features and accessories information. Server 12 compares the received information to the pre-stored information to determine if any items contained in the pre-stored information satisfy the product specifications submitted.

In addition, system 12 assesses the information received to validate suitability of the product. System 10 evaluates the received information and determines whether a resulting product having the received product specifications is capable of meeting parameters of the indicated product defined by the user. For example, system 10 determines whether accessories are available for the selected item configuration.

If the product resulting from the received information does not meet the parameters of the intended product, system 10 guides the user by providing suggestions for a correct item configuration. In an alternative embodiment, system 10 guides a user by providing information regarding alternative products that may be compatible with the item parameters supplied by the user. In a further alternative embodiment, system 10 guides a user by providing information regarding products that are potential upgrades for the item parameters supplied by the user.

System 10 then identifies pre-stored item information that matches the information entered by the user and selects 36 those items pertaining to that pre-stored information. Item information pertaining to the selected items is then retrieved 38 by system 10. In one embodiment, the item information retrieved 38 includes an item identifier description and an associated price for each selected item. For example, the item identifier description is a jewelers' description suitable for insurance quotes, and the price is a retail price of the product.

Server 12 then transmits the retrieved items identifier number and associated prices and downloads 40 the retrieved information to user device 14, such that the user can view the information and potential alternative selections. In an alternative embodiment, system 10 utilizes the list price information to generate a quotation for each selected item including the indicated features and accessories and

server 12 then transmits 42 the retrieved item identifier descriptions and the quotation to user device 14.

System 10 then prompts 50 the user to order one or more of the selected products. If the user is a registered user, system 10 accepts orders online by providing the user a purchase order form and receiving the completed purchase order form from the user. The completed purchase order form is then authenticated against pre-determined criteria to determine whether system 10 should accept the completed purchase order form.

If the purchase order form is accepted, the order is then forwarded 60 to an authorizing agent representing an insurance company. In one embodiment, system 10 is interconnected with a plurality of authoring agents representing a plurality of insurance companies. In the exemplary embodiment, the purchase order is initially e-mailed and/or faxed automatically to the authorizing agent.

After the authorizing agent has reviewed the purchase order to ensure that the item selected is suitably compatible, the authorizing agent submits 62 an authorization reply to system 10, and system 10 automatically prints a hard-copy of the purchase order and e-mails and/or faxes at least one of a manufacturer and a distributor a copy of the purchase order including shipping instructions.

The manufacturer or the distributor receiving the purchase order fills the purchase order and inputs 70 a confirmation number and a shipping tracking number into system 10. In one embodiment, system 10 is compatible with shipment tracking software in use with, but not limited to, Federal Express Company, United Parcel Service, Airborne Express, and the United States Postal Service.

After the user has received the replacement item, system 10 includes an integrated time accounting system that affords the user a period of time 78 to inspect the replacement item. If the user is satisfied with the replacement item, the user then accesses system 10 and approves 80 the sale. If a pre-determined amount of time elapses without a response from the user, system 10 automatically bills the insurance provider. If the user is dissatisfied, the user then accesses system 10 to decline 82 the sale and a shipper is notified to return the item.

If the user is an unregistered user, and the user attempts to order a selected product, system 10 transmits a notification to the user indicating that a sales

person or an authorized distributor will contact the user to confirm the order request. System 10 then transmits a notification, such as via email, to a selected person. The selected person then checks the order then follows-up with the user that submitted the order.

5               Figure 3 is a flow diagram 90 for an alternative embodiment of a web-based method for selecting and ordering items (not shown) to replace insured items. Flow diagram 90 is substantially similar to flow diagram 30 (shown in Figure 2) and items in flow diagram 90 that are the same as items shown in Figure 2 are indicated in Figure 3 using the same reference numerals as used in Figure 2. In the alternative  
10              embodiment, the items include, but are not limited to, jewelry. Alternatively, the items include any items eligible for insurance coverage and potentially replaceable when insurance claims are filed, such as, but not limited to, home furnishings and automobiles.

15              System 10 (shown in Figure 1) receives 92 product specification information from at least one of an authorizing agent, a manufacturer, and a distributor. More specifically, after receiving a claim notification from a user, an authorizing agent either inputs or preloads the product specification information into a device (such as device 14 shown in Figure 1) which transmits the information to a server (such as server 12 shown in Figure 1), or transmits the product specification  
20              information to a manufacturer, such that the information is then preloaded 93 into system 10. In one embodiment, at least one of a system administrator, the manufacturer, the authorizing agent, and a distributor preloads 93 the information regarding the item claim into system 10 using a multi-query interface (not shown in Figure 3).

25              The product specification information received 92 includes a claim number assigned to the user, an identification of item features, and an identification of accessories for the product. In one embodiment, item features include, but are not limited to, jewelry metal information, gem stone shape, gem stone weight, gem stone color, and gem stone clarity. Additional features include, but are not limited to,  
30              secondary gem stone types, secondary gem stone colors, secondary gem stone weight, and secondary gem stone clarity.

Server 12 compares 94 the product information received 92 to pre-stored information accessible by server 12. In one embodiment, the pre-stored information is stored in a database that resides on server 12. In an alternative

embodiment, the pre-stored information is stored in a database remote from server 12. The pre-stored information includes the item features and accessories information. Server 12 compares the received information to the pre-stored information to determine if any items contained in the pre-stored information satisfy the product specifications submitted by the user.

In addition, system 12 assesses the information received to validate suitability of the product. System 10 evaluates the received information and determines whether a resulting product having the received product specifications is capable of meeting parameters of the indicated product defined by the authorized agent. For example, system 10 determines whether accessories are available for the selected item configuration.

System 10 then identifies pre-stored item information that matches the information entered by the authorized agent, manufacturer, or distributor, and selects those items pertaining to that pre-stored information. Item information pertaining to the selected items is then retrieved by system 10. In one embodiment, the item information retrieved includes an item identifier description and an associated price for each selected item. For example, the item identifier description is a jewelers' description suitable for insurance quotes, and the price is a retail price of the product.

Server 12 then transmits the retrieved items identifier number and associated prices and downloads the retrieved information to a device 14 so that the authorized agent can view and approve the information and potential alternative selections. In an alternative embodiment, system 10 utilizes the list price information to generate a quotation for each selected item including the indicated features and accessories and server 12 then transmits the retrieved item identifier descriptions and the quotation to a device 14 accessible by the authorized agent.

The selected items approved by the authorized agent and retrieved based on preloaded information are retrievable by a user entering a claim number corresponding to those items. More specifically, a user inputs their claim number into a device which transmits the claim number to the server. System 10 then displays items capable of meeting parameters of the indicated product utilizing the preloaded search criteria approved by the authorized agent. Because the information regarding the item was preloaded, product selection and database searching by the user is facilitated to be more efficient, reliable, and quicker than product selection and

database searches performed based on information received 32 (shown in Figure 2) from the user.

System 10 then prompts 50 the user to order one or more of the selected products. System 10 accepts orders online by providing the user a purchase order form and receiving the completed purchase order form from the user. The completed purchase order form is then authenticated against pre-determined criteria to determine whether system 10 should accept the completed purchase order form.

If the purchase order form is accepted, the order is then forwarded 60 to the authorizing agent that approved supplied the search criteria. After the authorizing agent has reviewed the purchase order, the authorizing agent submits 62 an authorization reply to system 10, and system 10 automatically prints a hard-copy of the purchase order and e-mails and/or faxes at least one of a manufacturer and a distributor a copy of the purchase order including shipping instructions.

The manufacturer or the distributor receiving the purchase order fills the purchase order and inputs 70 a confirmation number and a shipping tracking number into system 10. In one embodiment, system 10 is compatible with shipment tracking software in use with, but not limited to, Federal Express Company, United Parcel Service, Airborne Express, and the United States Postal Service.

After the user has received the replacement item, system 10 includes an integrated time accounting system that affords the user a period of time 78 to inspect the replacement item. If the user is satisfied with the replacement item, the user then accesses system 10 and approves 80 the sale. If a pre-determined amount of time elapses without a response from the user, system 10 automatically bills the insurance provider. If the user is dissatisfied, the user then accesses system 10 to decline 82 the sale and a shipper is notified to return the item.

If the user is an unregistered user, and the user attempts to order a selected product, system 10 transmits a notification to the user indicating that a sales person or an authorized distributor will contact the user to confirm the order request. System 10 then transmits a notification, such as via email, to a selected person. The selected person then checks the order then follows-up with the user that submitted the order.



Figures 4 through 8 detail navigation through an exemplary web-site linked to system 10 (shown in Figure 1) via device 14 (shown in Figure 1) and server 12 (shown in Figure 1) when flow chart 30 (shown in Figure 2) is executed. More specifically, Figure 4 is an exemplary jewelry replacement home page 100 downloaded and displayed on device 14 by server 12 when a user decides to order, or obtain additional information, about available replacement items or jewelry.

Jewelry replacement home page 100 includes a listing 102 of a plurality of jewelry categories 104 and an explanation of replacement procedures 106 for replacing insured items. Page 100 also includes a customer service button 110, a contact button 112, and a display selected items button 114. Prior to entering page 100, a login selection screen (not shown) is displayed to be utilized by repeat users and a new account registration button (not shown) is displayed to be used by first time users.

Jewelry categories 104 provide hyperlinks that permit users to input data specific to the item being replaced. More specifically, in the exemplary embodiment, jewelry categories 104 include anniversary rings 120, blank mountings 122, colored stone bracelets 124, colored stone earrings 126, colored stone pendants 127, colored stone rings 128, diamond bangle bracelets 130, diamond dinner rings 132, diamond ear studs 134, diamond earrings 136, diamond pendants 138, and diamond tennis bracelets 140. Other jewelry categories 104 include engagement rings complete 142, engagement rings semi set 144, gold bracelets 146, gold chains 148, gold earrings 149, ladies diamond rings 150, loose diamonds 152, and men's bracelets 154. Additional jewelry categories 104 include men's colored stone rings 156, men's diamond rings 158, men's wedding rings 160, men's wedding rings with diamonds 162, pins/broaches 164, and religious jewelry 166. Each category 104 provides access to a search page (not shown in Figure 4) unique to a specific jewelry category 104 selected.

Figure 5 is an exemplary anniversary rings product information search page 180, Figure 6 is an exemplary gold bracelets product information search page 182, and Figure 7 is an exemplary colored stone earrings product information search page 184. If the user selects any of the plurality of jewelry categories 104 (shown in Figure 4) from listing 102 (shown in Figure 4), a hyperlink takes the user to an applicable search page 185 unique to each specific jewelry category 104 selected. For example, selecting anniversary rings 120 (shown in Figure 4) from listing 102 takes

users to search page 180, selecting gold bracelets 146 (shown in Figure 4) takes users to search page 182, and selecting colored stone earrings 126 (shown in Figure 4) takes users to search page 184. Each search page 185 permits users to input search criteria unique to the item being replaced.

5                Search pages 185 provide access to a database (not shown) through a multi-query interface 186. Each page multi-query interface 186 includes a plurality of pull down menus 188 that enable the user to select database search criteria that is pertinent to the item being replaced. Each jewelry category 104 selected provides access to the database through a plurality of search criteria categories included within  
10 multi-query interface 186.

In the exemplary embodiment, multi-query interface categories include metal, stone type, stone shape, stone weight, secondary stone type, diamond total weight, diamond color, diamond clarity, and gem total weight categories. Each category pull-down menu 188 includes information specific to the category displayed.  
15 For example, the metal category includes yellow and white golds of various purity levels, platinum, two-tone, and silver. Furthermore, the stone type category includes baguette, emerald, heart, marquise, oval, pear, princess, radiant, rectangle, round, square, trillion, and other.

After selecting information from various pull-down menus 188 through  
20 multi-query interface 186, the user inputs the selection criteria to system 10 with a submit button 200 and a results page 202 (shown in Figure 8) is displayed. Additionally, the user may select a reset button 203 and start the search over, or the user may select a new category 104 with a second submit button 204. Results page 202 corresponds to the search criteria selected within multi-query interface 186 for the  
25 item being replaced. Results page 202 includes a thumbnail picture image column 206, a brief description column 208, a retail price column 210, and a replace/submit for replacement column 212. Each individual thumbnail picture image displayed in column 206 may be selected to display an enlarged picture. Column 212 enables the user to order an item for replacement displayed in column 206.

30                In one embodiment, the user selects anniversary rings 120 from jewelry categories 104 in listing 102. A hyperlink takes the user to anniversary rings product information search page 180 and through a plurality of search criteria categories displayed with multi-query interface 186, the user selects data from pull-down menus 188 specific to the item being replaced. More specifically, as shown in

